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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 09/277,189      | 03/26/1999  | EDWARD G. MCLAUGHLIN | 048657-5001         | 3185             |

22922 7590 10/03/2003

REINHART BOERNER VAN DEUREN S.C.  
ATTN: LINDA GABRIEL, DOCKET COORDINATOR  
1000 NORTH WATER STREET  
SUITE 2100  
MILWAUKEE, WI 53202

EXAMINER

POINVIL, FRANTZY

| ART UNIT | PAPER NUMBER |
|----------|--------------|
|----------|--------------|

3628

DATE MAILED: 10/03/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/277,189

Applicant(s)

MCLAUGHLIN ET AL.

Examiner

Frantzy Poinvil

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 04 August 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-30 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_

**DETAILED ACTION**

***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-30 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lamm (US Patent No. 6,078,907) in view of Kolling et al (US Patent No. 5,963,925).

The prior Office action is incorporated herein as containing basis for the rejection of claims 1-30.

As per claims 1, 9, 13, 16, 24, 28, applicant has amended the independent claims to recite:

Allowing a customer to subscribe to a bill presentment system for receiving electronic-based and paper-based bills for said customer;

notifying a plurality of billers that said customer has subscribed to said bill presentment system, said billers including electronic-based billers and paper-based billers;

receiving at least one electronic bill for said customer from at least one of said billers;

receiving at least one paper bill for said customer from at least one of said billers;

identifying the contents of said paper bill;

scanning said at least one paper bill received for said customer to generate electronic image information;

identifying the type of bill  
extracting billing information from said electronic image information wherein the billing information is extracted using a predefined template;  
validating the extracted billing information generated from said scanned paper bill; and  
presenting said at least one electronic bill and said extracted billing information representative of said at least one paper bill to said customer.

As per these features, applicant is directed to the teachings of Walker and PR NewsWire.

Providing paper bills and electronic bills are transmitted to customers as they desire.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Walker and PR NewsWire into the combination of Lamm and Kolling in order to provide customer with an electronic bill and or a paper bill as they desire. The motivation would have been to improve customer satisfaction and at the same time improving marketing efforts and to reduce associated costs involving paper handling.

The combined system offers electronic bill presentment and payment to customers. Thus having an image of a payment remittance stub would have been obvious to one of ordinary skill in the art in order to facilitate payment from customers.

Claims not directly addressed remain rejected as stated in the prior Office action.

### ***Conclusion***

2. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday-Thursday 7:00AM-5:30PM.

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The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9326 for Before Final actions and (703) 87209327 for After Final actions.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

FP  
9/26/03

*FTOINW*  
FRANTZY POINVIL  
PRIMARY EXAMINER  
*AU 3628*